

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michelle R Wilson  
 Debtor

Case No. 13-12837-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db +Michelle R Wilson, 2102 N. Hobart Street, Philadelphia, PA 19131-3014  
 13049058 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 13136324 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 13307995 +++eCast Settlement Corporation, PO Box 28136, New York NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Jun 16 2018 02:06:50 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2018 02:05:47  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 16 2018 02:06:34 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13114556 EDI: BECKLEE.COM Jun 16 2018 05:53:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13127940 EDI: BECKLEE.COM Jun 16 2018 05:53:00 American Express Travel Related Services,  
 Company, Inc., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13071020 +E-mail/Text: bncmail@w-legal.com Jun 16 2018 02:06:23 CERASTES, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13043754 +EDI: TSYS2.COM Jun 16 2018 05:53:00 Department Stores National Bank/Macy's,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

13098148 EDI: RMSC.COM Jun 16 2018 05:53:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

13048094 EDI: IRS.COM Jun 16 2018 05:53:00 IRS, PO BOX 21126, PHILA PA 19114

13344182 EDI: JEFFERSONCAP.COM Jun 16 2018 05:53:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
 ST CLOUD MN 56302

13096459 EDI: PRA.COM Jun 16 2018 05:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541

13072116 EDI: Q3G.COM Jun 16 2018 05:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788

13030106 EDI: TFSR.COM Jun 16 2018 05:53:00 Lexus Financial Services, PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026

13025444 EDI: WFFC.COM Jun 16 2018 05:53:00 Wells Fargo Bank NA, PO Box 10438,  
 Des Moines IA 50306-0438

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(e).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Jun 15, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2018 at the address(es) listed below:

CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com  
DENISE ELIZABETH CARLON on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
DENISE ELIZABETH CARLON on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
FREDERICK L. REIGLE ecmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
JASON BRETT SCHWARTZ on behalf of Creditor U.S. Bank National Association  
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
JILL MANUEL-COUGHLIN on behalf of Creditor Nationstar Mortgage LLC jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
MICHAEL ADAM COHEN on behalf of Debtor Michelle R Wilson mcohen1@temple.edu  
REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

<b>Information to identify the case:</b>					
Debtor 1	<u>Michelle R Wilson</u>			Social Security number or ITIN	<b>xxx-xx-0914</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>13-12837-jkf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle R Wilson

6/14/18

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**